



Opening The Door To Success

- Suitability the Key to Increased Sales
- Patriot Act Regulations
- New Office Openings



FROM THE DESK OF:

Roger Smith
President & CEO
American Income Life

Opening the Door to Success

I want to share a story with you that I read recently. This story was published by Catherine Pulsifer, one of the authors of *Stress Less Country*. The story is called "Wake Up Call."

"During the month of September, a dear friend of mine lost her husband suddenly in an accident. The tragedy was a shock to everyone.

This accident was sudden and certainly unexpected. It drove home the realization that you just don't know when a loved one is no longer going to be with you. We sometimes take our loved ones for granted, and we expect that they will be with us forever. However, as we all know, life does not work that way and sometimes we get a wake up call that shocks us and makes us stand back and realize how short life is.

In consoling her, I tried to imagine if I was in her shoes how would I feel. It was impossible to imagine what she was going through. What words do I say to help her?

Sometimes words just cannot express our feelings. Sometimes our actions are much more meaningful than words. A hug can sometimes express more than our words will ever express. Sometimes, just being there to listen is more meaningful and helpful to people.

[Later] as I was leaving the funeral parlor, I ran into Marilyn. Marilyn has been a true friend to me over the years. She is one of those friends who is with you in the good times and is always by your side in the bad times. She has a sense of humor that makes everyone laugh and she makes everyone feel at ease. We chit-chatted for a few moments, and then she asked me how my job was. So I started talking and talking and talking (I am sure she wished she had never asked, ha). I was having a stressful week with my job and I was telling her all the issues and how I was feeling. She listened to me as I was raving about my frustrations, then without saying a word, she took her hands and placed them on my face, and said to me, 'But at least you had a day.'

The touch of her hands on my cheeks, the calmness in her voice, and words she spoke, 'But at least you had a day,' hit me like a ton of bricks. All the frustrations, all the stress that was building up inside of me came to a complete stop.

Since that day, when I start feeling stressed, I remind myself of Marilyn's words — but at least I had a day! Things could be a lot worse, the stress of the situation always could be worse, but I am alive and I have a lot to be thankful for — so I shall not waste my

days with stress and frustrations — life is too short!"

There are two parts to this story that make a good point in my mind. The first point is that actions do speak louder than words, and the second point is, at least you had a day.

At American Income and National Income we offer a service to our policyholders — a very good service I might add. We have been in business for over 50 years and in that time we have always provided supplemental benefits to working families. Like the story says, we never know how long our loved ones will be with us. For that matter, we do not know how long we have. Given this, I want you to really think about what you do each and every day.

If you cannot figure it out, I will tell you — you help people through some of their most trying life experiences. The service you offer provides security in troubled times, and in the end, your actions as an Agent speak volumes.

Let's also look at the blessings we have as a Company. We have a very successful sales force who are proud of what they do — and I myself am proud of this fact. We work with individuals who make it a priority to see that all benefit — the Company, the sales force, and the policyholder. And again, we offer a great service that people need. In the end, no matter how bad our worst day may or may not have been, at least we had a day and that's better than most can say these days.

This month we are focusing on selling working families the coverage they need — everyone needs coverage and everyone needs an Agent who understands their life circumstances to fulfill that need. This is where your door of opportunity opens. Daily, the numbers increase of those who don't have life insurance, but could probably use it. This is where we come in as an affordable provider and where you come in as a knowledgeable representative.

You are out there having a day, doing your best to let your actions speak louder than words so that your doors of opportunity will open — and again, that is better than most. Simply, you do a great thing because life is too short to take for granted. Given this, I want to express that I appreciate what you do and want you also to know that your customers do too. Thank you on behalf of... us all!

Think big!

Dates to Remember

Wednesday, June 28, 2006

All business and PR credits must be at the Home Office to count for May production.

Total Bonuses Paid Out

This month AIL and NILICO paid a total of \$754,534.66 in bonuses. For more information on the monthly bonuses, turn to Page 16.

Required Retention Rate

Effective Jan. 1, 2006, to be eligible for bonuses and featured in *Spotlight*, Producers must meet the required Retention or the minimum Net to Gross. Net to Gross varies based on bonus guidelines. The rates listed below are for *Spotlight* recognition only. Net to Gross is used only during the Producer's first eight months.

Retention: 68%
Net to Gross: 78%

Look for the Asterisk

The asterisks, shown throughout the magazine, indicate that place will be a year-to-date award winner. The Producers, who will be recognized at the 2007 Awards Presentation, are: the top SGA from each category, the top two PR Managers, the top two PR Representatives from each category, the top RGA, the top five MGAs, the top five GAs, the top SA, and the top ten Individual Producers. You can view the 2007 Convention Qualifications online at ailife.com or nilife.com. *Check your production! If there is an asterisk by your position, you could be on your way to The Fairmont Scottsdale Princess! The convention will be held May 17-20, 2007.*

Correction

In order to qualify for the 65 percent Career Agent contract, you need five years and \$500,000 Net AP, not ALP. To maintain the standing, it is necessary to produce \$100,000 of AP per year.

Founder's Club Outstanding Producers

April 2006

AGENT	SGA	TIMES QUALIFIED	TOTAL NET ALP	N/G ▲	RETENTION
Yevgeniy Kashkin	Gleb Ostrovsky	1	\$48,815		79.0

▲Percentage of Net to Gross

Congratulations are in Order!

Max Quasem, an Individual Producer with the David Cohen Agency, achieved \$200,000 of 13-month in force premium.

Tara Soderman, an MGA with the Rick Altig Agency, achieved \$100,000 of 13-month in force premium.

Underwriting Flash Sheet

In our ongoing effort to continue to provide additional aids in the field, the updated Underwriting Flash Sheet (AG-2512) is now available through the Home Office.

The Flash Sheet has been condensed to one double-sided page. The page is laminated on colored card stock and ready to be added to the presentation manuals. The Flash Sheet includes the updated height-to-weight chart, along with probable table ratings, instructions when oral specimens are required, and when not to take cash with applications. We feel this updated Flash Sheet is a valuable tool in reducing decline rates and will also assist in preparing the applicant for probable ratings.

The Violent Crime Act

Under *The Violent Crime Act*, it is a criminal offense for anyone to willfully permit a "prohibited person" to engage in the business of insurance. While misdemeanor convictions do not fall under the *Violent Crime Act*, there are times when misdemeanor convictions could expose you and/or the Company to liability.

With that said, there are times when information regarding misdemeanors and pending charges must be sent to the Home Office before you decide to contract, train, license, appoint, or put someone in the field. We would want to see misdemeanor convictions that fall into the following categories:

1. Violence, such as assault or battery.
2. Fraud, such as identity theft, forgery, etc.
3. Multiple misdemeanors (more than three)

Any prospective Agents who fall into these categories must provide a statement to be attached to the corresponding court documents. E-mail or fax this statement to your licensing clerk. We give top priority to these reviews so we can get you a response as quickly as possible.

American Income Life

For over half a century, American Income Life Insurance Company has been meeting union families' needs. We are a leader in the union insurance market, and are totally committed to meeting the needs of union members through personal one-on-one service and complete Home Office customer support. You can count on AIL to do what it says it will do.

Spotlight

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Promoted to 52.5 Percent Supervising Agent

Muhammad Ali	Celestine Burrell	Jessica Gonzales	Garret Kun	Jason Murphy	Hooman Shahidy
Brian Allt	Ehren Bylund	Matthew Grana	Raymond Lavrenz	Matthew Nereng	Farhod Shamsiyev
Daniel Arreola	Patrick Cowell	Stephanie Hart	Stefanos LeBrasseur	Justin Nevitt	Jonathon Sheen
Christian Baker	Christopher Cox	Hope Horne	Mickenzie Linse	Matthew Nichols	Lacey Stoor
Erika Balayan	Rory Crockford	Richard Hughes	Earl Mack	Ryan Nishio	Michael Thiel
Alexander Balish	Paul Davis	Evelyn Jeter-Davis	Lucy Marshall	Justin Oldham	Joshua Thomas
Andrea Barenholtz	Michael Diaz	Lovely Johnson	Adam Michaud	Alicia Penn	Brian Tyler
Kayla Billman	Walter Dow	John Jones	James Milburn	Theresa Postell	Michael Vasu
Jacob Blackburn	Bradley Ellison	Christopher Jordan	Joseph Milchling	Joshua Pratscher	Ralph Walls
Brandon Braun	Nicholas Engrav	Katrina Kimball	Dane Molinaro	Casper Reaves	Mathew White
Paul Broman	James Erickson	Duane King	David Montgomery	Betty Ross	Jesse Wise
Linda Browning	David Garbarskiy	Brock Koman	Roosevelt Moses	Robert Shafer	Meghan Wright

Promoted to 55 Percent Supervising Agent

Tony DeRico	Timothy Rooney
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Promoted to 57.5 Percent General Agent

Daniel Beeson	Matthew Herrera	Kenneth Mazik	Robert Rowe
Bradley George	Matthew Kernan	Donald McCrary	Jocelyn Sperling
Frank Gioffre	Stephen Maloney	Siddharth Patel	

Promoted to 60 Percent General Agent

David Goodman	Matthew Melhorn	James Tanguay
Ramin Madani	Alan Silverman	

Promoted to Master General Agent

Michael Bromberg	Joshua Goines	James Larkin	Rajkumar Padmawar
Cindy Craven	Noe Gonzales	Asher Lavallee	Brett Sabol
Mathieu Denis-Critchley	Timothy Hansen	Richard Lawson	Leon Thompson
John Franklin	Joseph Henderson	Minh Ma	Kouame Yoboue

Promoted to Regional General Agent

Desislava Dimitrova	Kevin Frain	Byron Paz	Doreen Ryan-Foti
Patrick Fowler	Nadia King	Scott Rhodes	John Sill

Promoted to State General Agent

James Isip	Dustin Venekamp
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How High Can They Go?

AMS continues to help people realize that they too can take advantage of the unlimited opportunities that American Income and National Income provide. More people are rising through the ranks and becoming MGAs each month. The MGAs who spoke with us this month had amazing things to say about how others can partner their good work habits with the AMS system to rise higher than they may have thought possible.



Anthony Accurso
The Geneser-Geneser Agency
Promoted February 2006
"Know the system and work it from A to Z. You are responsible for your own success, so remain accountable not only to your Managers and SGA, but to yourself as well. Keep a positive attitude, be self-motivated, and really put your nose to the grindstone. That is the best advice I can give."



Kelly Pascal
The Rick Altig Agency
Promoted February 2006
"You should be confident and believe in yourself and your own success. Remain active and exercise a little self-discipline, and success practically comes on its own. Our work is easy as long as you care about the people you are visiting and believe that they are important."



Richard Refano
The Eric Giglione Agency
Promoted February 2006
"The best advice I can give is to stick to the basics. I really believe this is what got me to where I am today. The script is practically perfect, so stay true to it and you are sure to be a great success. Make small improvements only where you may think they are needed."



Jonathan Wilson
The Altig-Orlovic-Venekamp Agency
Promoted February 2006
"The key to everything we do is a positive attitude. It will open so many doors. In addition to having a good attitude, remember to be a good listener. Not only do you need to listen to your mentors, but also to the clients we visit. Only through listening can you learn how you can serve them best."



Laura Fisher
The Eric Giglione Agency
Promoted March 2006
"I'm like the 'Energizer Bunny' — I never stop going. I have found that you can't dwell on mistakes, because doing so will only slow you down. Just fix them and learn from them. Be reliable and dependable, and always make yourself available when the customer needs your help."



Anthony Mutter
The Altig-Orlovic-Venekamp Agency
Promoted March 2006
"Hard work and self-motivation can never steer you wrong. Use your time in the field wisely — I try to see at least 18 people a week and always ask for referrals. Have confidence in yourself and deliver a perfect presentation. A great presentation sets the foundation for everything."



Alfred Young
The Marc Rosen Agency
Promoted March 2006
"Listen to your Managers. They are not just ordering you around, but rather they care about your success. They will use their best efforts to make sure you do your very best and rise to the top. They have been where you are, and they know what you need to strengthen your career."



Cindy Craven
The John Akers Agency
Promoted April 2006
"Stick with it, no matter what! You are going to have your bad days, because everyone does, but just keep your chin up. Have a solid direction charted for where you want your career to go, and then remain motivated. Motivation and hard work are definitely keys to success."



James Larkin
The Theodore Pappas Agency
Promoted April 2006
"The three things I think people need to be a success are perseverance, a good attitude, and good leadership. Where just plain hard work may fall short, a great attitude will help finish the task. I was just lucky enough to have two great leaders — Eric Giglione and Theodore Pappas — who helped me develop these skills."



Leon Thompson
The Altig-Hay Agency
Promoted April 2006
"Do a great warm up. Establish trust with them and take time to listen to their answers so you will be able to build the best and most affordable program for their family. They must know exactly what they just purchased, how to use the benefits, and how the benefits will help protect their family."

Congratulations Everyone!

Individual Producers

1. Steven Stensrud



Calgary, AB

3. Max Quasem



Los Angeles, CA

5. Curt Snow



Concord, CA

7. Helen Taylor



Burnaby, BC

9. Rae Duvauchelle



Kailua, HI

2. Ruben Soberanes



Concord, CA

4. Omar Hashimi



Concord, CA

6. Robert Rowe



Auckland, NZ

8. Arkadi Nulman



Los Angeles, CA

10. Samantha Chui



Marietta, GA

Individual Producers

All Time Record to Beat

Month: \$62,536 Net ALP Zachary Hart

April Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
1. Steven Stensrud	19,322	92		John McGrath	Rick Altig
2. Ruben Soberanes	18,748		78.5	Doreen Ryan-Foti	Jatoft-Foti
3. Max Quasem	18,538		86.4	Earnest Loveless	David Cohen
4. Omar Hashimi	16,919		79.1	Omar Hashimi	Jatoft-Foti
5. Curt Snow	16,830		81.2	Curt Snow	Jatoft-Foti
6. Robert Rowe	16,683		74.1	Lawrence Hauck	Steve Friedlander
7. Helen Taylor	16,116		72.5	Bill Hayer	Rick Altig
8. Arkadi Nulman	15,923	100		Micah Cohen	David Cohen
9. Rae Duvauchelle	15,840		79.7	Christopher Clark	Rick Altig
10. Samantha Chui	15,830		75.0	Samantha Chui	Williams-Williams
11. Timothy Cruise	15,605		82.7		Bob Olson
12. Marnetta Mosley-Myles	15,261	87		Robert Hughes	Bob Olson
13. Daniel Potilechio	15,182		87.9	David Wang	Bob Olson
14. Carla Miller	15,072		84.6		John Akers
15. Nabil Spahi	14,880	90		Barry Dillah	Eric Giglione
16. Rachel Buser	14,619		69.1	Matthew Hogan	Durhon Oldham
17. Rudi Camenzind	14,339		92.7	Earnest Loveless	David Cohen
18. James Torgerson	13,762	96		Ron Hard	William Heath
19. Michel Dickey	13,697		73.0	Joshua Goodman	Bill Jennings
20. Elizabeth Brown	13,442	100		Dustin Henderscheid	Altig-Deley

▲ Percentage of Net to Gross

All Time Record to Beat

YTD: \$278,449 Net ALP Zachary Hart

YTD Production

Name	Net ALP	NG [▲]	Rtn	MGA	SGA
* 1. Max Quasem	\$85,844		86.4	Earnest Loveless	David Cohen
* 2. Carla Miller	72,894		84.6		John Akers
* 3. Sebastian Kazek	72,350		76.4	Joseph Moore	Tom Williams
* 4. Timothy Cruise	68,284		82.7		Bob Olson
* 5. Steven Stensrud	66,744	92		John McGrath	Rick Altig
* 6. Jesse Wise	61,034		69.1	Matthew Hogan	Durhon Oldham
* 7. Garret Kun	60,593	92		Robert Smith	Fred Hadayia
* 8. Simon Arias	55,012	86		Nicholas Zangardi	Surace-Smith
* 9. Scott Remmey	53,713		73.7		Eric Giglione
* 10. Robert Rowe	52,682		74.1	Lawrence Hauck	Steve Friedlander
11. Rachel Buser	51,865		69.1	Matthew Hogan	Durhon Oldham
12. Alex Bluhm	51,335		74.6	Roger Johnson	Jatoft-Foti
13. Robert Ulreich	51,233		89.2	Roger Johnson	Jatoft-Foti
14. Arthur Westergren	50,083		77.4	Elaina Bosco	Tom Williams
15. Daniel Potilechio	50,431		87.9	David Wang	Bob Olson
16. Jeff Debiak	50,269	86		Samuel Lasala	Geneser-Geneser
17. Rudi Camenzind	49,618		92.7	Earnest Loveless	David Cohen
18. Yevgeniy Kashkin	48,816		79.0	Marjargal Sukhbaatar	Gleb Ostrovsky
19. Tara Soderman	48,443		78.3	Tara Soderman	Rick Altig
20. Tasha Tucker	47,494		70.0	LaTonya Tucker	Bob Olson

▲ Percentage of Net to Gross

Happy Anniversary!

Thanks for all you do. Congratulations!

33 Years of Service

David Blaisdell

30 Years of Service

Roger Johnson

27 Years of Service

Joe Manone

23 Years of Service

Suzanne Powers

18 Years of Service

John Wagner

14 Years of Service

David Thornton

11 Years of Service

Steve Hartman
Lawrence Hauck
Vedran Pipinic

10 Years of Service

Durhon Oldham
Ilija Orlovic
Leo VanDenBussche

9 Years of Service

Bruce Goudy
Michael Hanson

8 Years of Service

Thomas Reddoch
Al Wall

7 Years of Service

Theresa Bellajaro
David Iriye

6 Years of Service

Timothy Clark
Wayne Hendricks
Allan Jennings

5 Years of Service

Pat Alessi
James Bailey
Timothy Collier
Joseph Diecedue
Steven Greer
Patricia Lee
Jim Read

4 Years of Service

Travis Vandenberghe

3 Years of Service

Sandi Babcock
William Bell
Keith Campbell
Brian Hugli
Vanessa Kanaan

3 Years of Service Cont.

Joanne Marks
Patrick Mazerolle
Cheryl McLean
Jay Meyer
Michael Pope
Dan Rawn
Rebecca Rushnok
Lily Tchen

2 Years of Service

Allison Bankowski
William Childress
Randy Durazo
Levar Morgan
Edward O'Brien

1 Year of Service

James Aalders
Mark Albert
Erica Asbury
Martin Banks
James Brenneis
Paul Broman
Naomi Brooking
Thomas Craig
Balkranjit Dhanoa
Geoffrey Fischer
Chantel Gallant
Patricia Harris
Hamed Hashimi

1 Year of Service Cont.

Edward Isom
Richard Krueger
Scott Latta
Brandon Lewis
Laura Luthy
Michael Mayson
Roger McCoy
Jay Mullins
Pierre Ogleman
Mohamed Omara
Michael Robert
William Rodger
Jessica Rounseville
George Sargentini
Lonnie Scott
Jonathan Shimada
Brenden Stewart
Charles Vance
Jonathan Wilson

New USA Patriot Act Requirements for Insurance Companies*

Effective May 2, 2006, *The USA Patriot Act*, a law passed in October 2004 that provides appropriate investigatory tools (i.e. anti-money laundering laws, and criminal and civil penalties for violations) required to intercept and obstruct acts of terrorism, amended its regulations to include insurance companies that offer certain covered products. Given this, these law changes will require American Income and National Income to do additional due diligence and will thus require us to train our Agents on collecting information on our clients and watch for certain suspicious activities and what to expect. Although you are not required to have your own anti-money laundering programs, the *Treasury Department* and *The Financial Crimes Enforcement Network (FinCEN)* requires us to integrate you into our anti-money laundering programs (AML) and to monitor your compliance with the programs. The outline below is intended to provide you with a brief description of money laundering and terrorist financing and the ways in which the insurance industry might be used to engage in such activities.

What is money laundering and terrorist financing?

Money laundering

Money laundering is a varied and often complicated process that can, but does not always, involve cash transactions. Illegally obtained money is filtered through a series of transactions eventually making the money appear to be obtained from "clean," or legal, activities. The money laundering process has been described as having three phases:

1. *Placement*: Injecting ill-gotten proceeds, including cash, into the financial system through transactions such as bank deposits or the purchase of certain insurance products
2. *Layering*: Separating illicit proceeds from their criminal source through complex financial transactions
3. *Integration*: Putting the proceeds back into circulation in the economy, with the appearance of legality.

Terrorist financing

Terrorist financing involves the use of money, which may be lawfully obtained, to fund illegal activities. Because the transactions often have a legitimate origin and can often involve small amounts of money, terrorist financing can be more difficult to identify than money-laundering activities, although an effective anti-money laundering program can help prevent the use of funds for terrorism activities.

What responsibilities will you have under these rules?

You have an important role to play in insurance companies' anti-money laundering programs because you have direct contact with customers and are often in the best position to gather information and detect suspicious activity. There are two regulations. The first requires each insurance company to develop and implement a written "risk-based" anti-money laundering program, applicable to "covered products," (i.e. permanent life, annuities, and other products featuring cash values or investment) that is reasonably designed to prevent the insurance company from being used to facilitate money laundering or the financing of terrorist activities. The second rule requires insurance companies to report "suspicious activities" and to establish procedures to obtain information from you, among others, necessary to detect and report those transactions.

Customer information

Since you are typically involved in sales operations and are therefore in direct contact with customers, you will thus often be in a critical position of knowledge as to the source of investment assets, the nature of the client, and the objectives for which products are being purchased. You should also expect to collect information needed to assess the risk associated with particular businesses — in particular, to identify customers in high-risk businesses or high-risk geographic locations, or those using products or services that may be more susceptible to abuse in money laundering activities.

Methods of payment

Certain forms of payment, such as cash, money orders, traveler's checks, and bank checks, can be used in the placement phase of a money-

laundering scheme. To manage this risk, companies may set limits on the forms of payments that will be accepted and the amounts acceptable for some of them. The goal is to reduce the chances the insurance business will be involved in money laundering, without excluding forms of payment with a legitimate business purpose. Because you often collect at least the first premium due under a policy, you may be called upon to inform customers of these standards and enforce them.

Suspicious transactions

Insurance companies are developing controls and procedures to identify and report suspicious transactions — in general transactions totaling \$5,000 or more that a company has reason to suspect (i) involve funds derived from illegal activity or are intended to hide funds derived from illegal activity, (ii) are designed to evade reporting requirements imposed by federal law, (iii) have no apparent lawful purpose or are not the sort in which a particular customer would be expected to engage, or (iv) involve the use of the insurance company to facilitate criminal activity.

You are often in the best position to detect suspicious activity. For instance, customers who are resistant to requests for information, who are indifferent to the features of a product, except for withdrawal rights, or who seek products inconsistent with their apparent needs. However, suspicious activities are not limited to a narrow definition of money laundering. They include any effort to involve an insurance company in illegal activity, and may even include lawful transactions not typical for the customer involved and for which there is no reasonable explanation.

Under federal law, you are protected from liability to customers for disclosing possible criminal activity to their insurance companies, law enforcement, and certain government supervisory agencies. Suspicious Activity Reports must be kept confidential and customers cannot be notified a suspicious activity has been reported.

Training for agents and brokers

AML regulations require us to train you on identifying suspicious customer behavior and transactions, procedures to report suspicious activities to the company, and your responsibilities under the program.

Testing the effectiveness of the anti-money laundering program

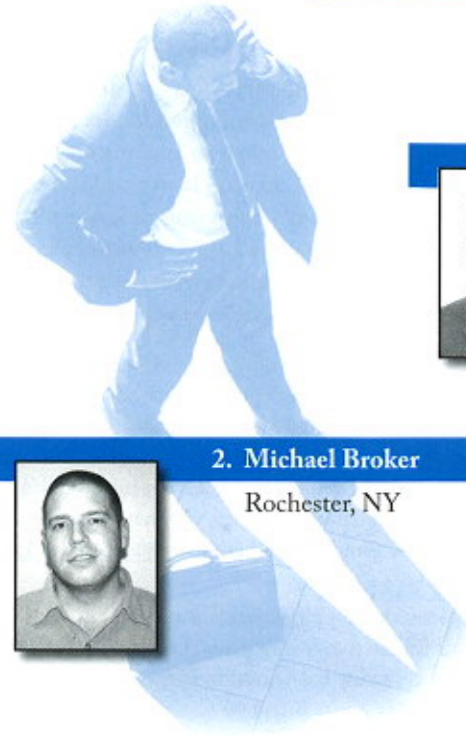
We are required to conduct independent testing as to the effectiveness of our anti-money laundering program, including your compliance. *The Internal Revenue Service* will examine insurance companies on the adequacy and effectiveness of their anti-money laundering programs.

Contractual arrangements with agents and brokers

Your contractual responsibilities with respect to anti-money laundering programs will likely be similar to your current responsibilities in connection with company customer identification procedures. We already have numerous compliance and best practices guidelines that you are required to follow in order to continue doing business as well as very extensive information gathering requirements for underwriting purposes.

* Please note, this regulation change will also impact Agents in Canada and New Zealand because we are a US-based company. We will also provide additional information as to what training will be involved as soon as it is determined.

Supervising Agents



1. Earnest Powers
N. Royalton, OH



2. Michael Broker
Rochester, NY



3. Simon Arias
N. Royalton, OH

All Time Record to Beat
Month: \$43,409 1st Yr.

All Time Record to Beat
Month: \$68,050 Net ALP Mary Ann Gaelic

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Earnest Powers	\$18,263	\$24,308	82		Scott Rehberg	Surace-Smith
2. Michael Broker	15,110	23,947	98		Hal Herman	Durhon Oldham
3. Simon Arias	14,702	28,335	93		Nicholas Zangardi	Surace-Smith
4. Brandon Corkins	14,158	22,102	89		Arthur Greene	Paul Rumbuc
5. Keith Moore	13,962	22,233	91		Noe Gonzales	Jatoft-Foti

All Time Record to Beat
YTD: \$266,978 1st Yr. Mary Ann Gaelic

All Time Record to Beat
YTD: \$443,893 Net ALP Mary Ann Gaelic

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Earnest Powers	\$76,992	\$110,589	82		Scott Rehberg	Surace-Smith
2. Ian Gingold	65,753	81,374	86		Tim Schroeder	Marc Morton
3. Brandon Corkins	55,233	87,680	89		Arthur Greene	Paul Rumbuc
4. Keith Moore	45,917	74,223	91		Noe Gonzales	Jatoft-Foti
5. Alex Grakhov	38,851	59,553	83		Nicholas Zangardi	Surace-Smith

Supervising Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have one First Year Agent coded and meet all production requirements.*

General Agents



1. Brandon Teter
Harrisburg, PA



2. Travis Moody
N. Royalton, OH



3. Matthew Melhorn
Plymouth Mtg., PA



4. David Goodman
Denver, CO



5. Chris Schafer
Kansas City, MO

All Time Record to Beat
Month: \$102,403 1st Yr. Eric Neal

All Time Record to Beat
Month: \$111,262 Net ALP Eric Neal

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
1. Brandon Teter	\$41,666	\$49,664		74.8	Matthew Hogan	Durhon Oldham
2. Travis Moody	37,969	43,410	87		Nicholas Zangardi	Surace-Smith
3. Matthew Melhorn	33,805	39,120		70.4	Robert Smith	Fred Hadayia
4. David Goodman	33,355	39,222	93		Joshua Goodman	Bill Jennings
5. Chris Schafer	26,406	27,342	93		David Garrett	Geneser-Geneser
6. James Nelligan	22,290	28,599	91		David Ackerman	Eric Giglione
7. Sue Weiss	21,389	26,694		69.9	Matthew Hogan	Durhon Oldham
8. Richard Flores	21,349	28,906	91		Joshua Goodman	Bill Jennings
9. Peter Kang	19,820	27,476		77.4	Jeremy Welch	Slav Bitman
10. David Tubbin	18,879	23,012		75.5	Wayne Hendricks	Joe Manone

All Time Record to Beat
YTD: \$489,120 1st Yr. Eric Neal

All Time Record to Beat
YTD: \$864,620 Net ALP

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	MGA	SGA
* 1. Travis Moody	\$139,959	\$161,483	87		Nicholas Zangardi	Surace-Smith
* 2. Brandon Teter	137,814	162,645		74.8	Matthew Hogan	Durhon Oldham
* 3. Matthew Melhorn	129,147	148,092		70.4	Robert Smith	Fred Hadayia
* 4. David Goodman	120,270	152,514	93		Joshua Goodman	Bill Jennings
* 5. Daniel Phares	113,293	139,729		70.9	Tim Schroeder	Marc Morton
6. James Cahalin	88,492	100,764	85		Joshua Goodman	Bill Jennings
7. Mary Ann Gaelic	78,313	159,103		74.4	Lawrence Hauck	Steve Friedlander
8. Steven Engrav	76,643	121,943		75.2	Wayne Hendricks	Joe Manone
9. James Nelligan	66,361	94,859	91		David Ackerman	Eric Giglione
10. Marco Chow	64,912	95,118	88		Susan Bergh	Eric Giglione

General Agent selection guidelines for recognition in the *Spotlight* are as follows: *Must have two First Year Agents coded and meet all production requirements.*

Opening the Door to Opportunity — Suitability is the Key to Increased Sales

When we buy items at retail stores, we look for people who are in the business of what we need. For example, we wouldn't buy a lawnmower from a guy who sells computers and vice-versa. Therefore, why would we expect anything less of our clients when they are in the market for life insurance? Given this, you are the professional and more than likely you are the one they will look to when they are wanting to get coverage, supplement coverage, or increase coverage.

This is where suitability comes in. "Suitability implies a practitioner listens to a client's desires, personal resources, and constraints. It also implies the professional is serving the clients' needs, not their own," says Steven McCarty, Director of the National Ethics Bureau. Selling to a client's need is not only ethically right, but it also opens the door of opportunity for you to increase your sales. When you do right by clients and their needs, they do right by you which means increased referrals, repeat business, and most importantly, good word of mouth recommendations that you're the Agent with the right stuff.

This article is geared toward offering you some points to consider when suitably offering a client what they need when it comes to insurance.

Life Insurance: Different Needs For Different Stages of Life

Studies show that over 25 percent of American households lack any member with life insurance. And approximately three-quarters of us who have life insurance do not have adequate coverage levels for the stage of life we are in. It is important that we review our clients' policies as their life changes, to ensure that their coverage is sufficient for their new needs. Below is a list that points out some of the stages of life during which we should re-examine our life insurance policy.

Engaged or Newly Married

It's an exciting time in life, and may not be one during which someone thinks about things like life insurance. But there are now two people to think about, and these individuals need to make sure that both are covered in case anything happens to either spouse. There may now be two sets of debt to consider, and it is a time in life where people take on ownership of more things.

While most childless newlywed couples do not need extremely high levels of life insurance coverage, once you add any type of ownership to the deal, it is important to make sure they understand the importance that loved ones are covered in the event of a catastrophe. This becomes especially important if they buy a house. Many people are comfortable and easily pay their mortgage payments when they are part of a two income household (with no dependents), but many would struggle if something were to happen to their partner and they had to survive on their income alone. Be sure to cover each person with adequate amounts of life insurance, even if they are barely walking out of the chapel. If either spouse had a life insurance policy before they got married, remember to consider updating their coverage and/or their beneficiaries.

Starting a Family

This one may seem a little more obvious, but in the excitement of planning a nursery or picking baby names, clients may forget to adjust their life insurance to their new needs. It is also important to make sure they will be able to take care of their kids financially. If a spouse were to pass away, would they be able to provide for their children's many needs? Or, if a customer was a stay at home parent and the major breadwinner of the household were to pass away, how would they take care of their family? Making sure your clients have adequate life insurance coverage to protect their families is just a common sense need. Plus, it is important to make sure to adjust their beneficiaries as their family grows.

Divorced or Widowed

Being newly divorced or widowed is a difficult time. As much as your clients may be hurting, you as their Agent must also help them to consider practical matters such as life insurance. In this time of sorrow, they may now have increased financial obligations (for example, paying for accommodations and expenses on one salary instead of two, etc.), and they may have lost coverage they previously had through a spouse. If they don't have any children or anyone else who is financially dependent on them (such as elderly parents), they may have a reduced need for life insurance, but conversely they may need to consider increasing their coverage. With either circumstance, it is important to make sure they can persevere financially if anything were to happen to them.

The Art of Good Listening

Listening to your clients can be your primary tool in providing them with the coverage they need. According to *Benefits Selling* magazine, it is important for your success as well as providing your clients with adequate coverage that you, "listen to the goals, wants, and needs of your prospects and [customers] and then design a program that helps them achieve those dreams."

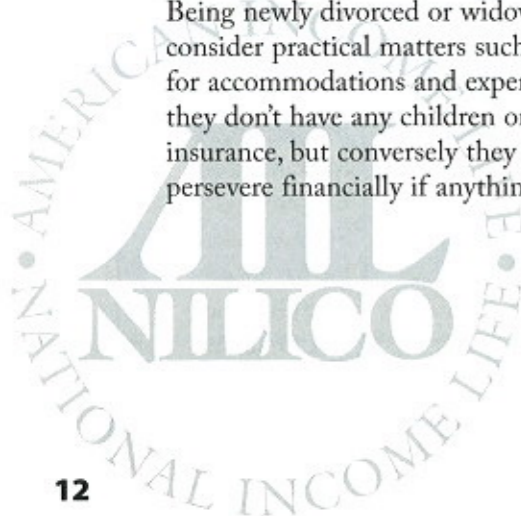
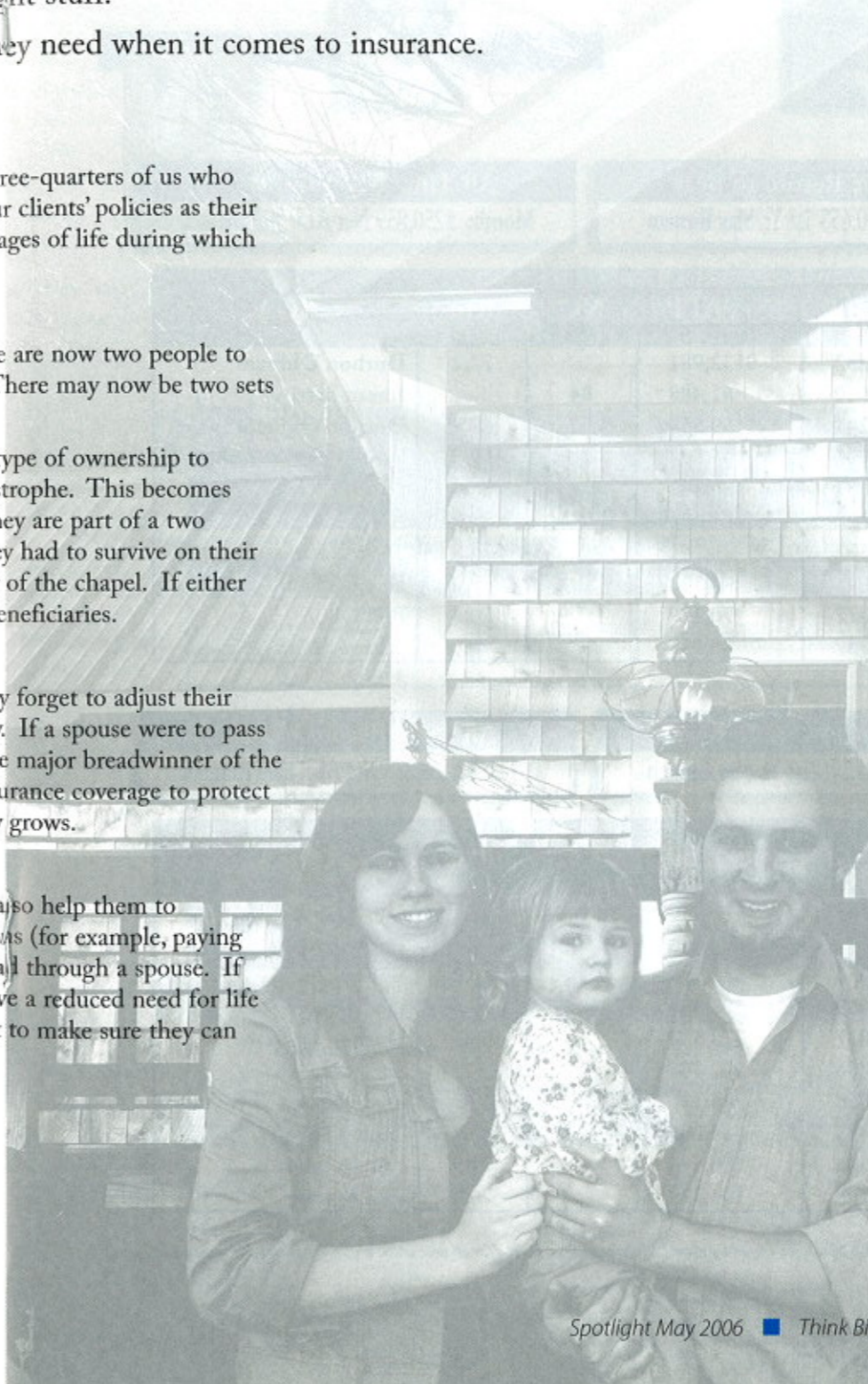
No two clients are the same, and therefore, their coverage may not be the same. Certain life changes (see article to the left), health issues, and financial needs all play a role in a client's choice of acquiring life insurance coverage. Given this, it is important that you listen to key points in recommending coverage.

Asking open-ended questions also helps develop a conversation flow to where you are better able to sit back and listen to what your clients' needs are.

"The art of listening is essential. People don't care how much you know until they know how much you care. Be genuine, sincere, and create a relationship with [them] while turning them into clients," says *Benefits Selling*.

By listening and empathizing with your prospects and clients, you are adding credibility to your position as a Agent. As *Benefits Selling* indicates, people want to know that you understand them — individually, and again, the more you listen, the better able you are to give them the benefits and coverage they need which in turn makes them feel they are important to you. It is a full circle process.

In the end, the more open-ended questions you ask, the better able you are to listen for the need and determine how to provide them with what will fulfill that need. This is a win-win situation for everyone involved.



Master General Agents



1. Matthew Hogan

Harrisburg, PA



2. Harjeet Rana

Halifax, NS



3. Hal Herman

Rochester, NY



4. Samuel Cohen

Plymouth Mtg., PA



5. Cheryl Foti

Brentwood, CA

All Time Record to Beat

Month: \$190,653 1st Yr. Slav Bitman

All Time Record to Beat

Month: \$250,859 Net ALP Jim Bianchi

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Matthew Hogan	\$91,282	\$132,981		72.2	Durhon Oldham
2. Harjeet Rana	60,620	61,408	84		Imran Satti
3. Hal Herman	55,241	69,555		68.7	Durhon Oldham
4. Samuel Cohen	53,021	65,500		69.2	Fred Hadayia
5. Cheryl Foti	47,833	80,762		80.1	Jatoft-Foti
6. Aaron Webb	46,198	49,524		71.7	Bill Jennings
7. Megan Olson	45,383	78,341		74.8	Steve Hartman
8. David Ackerman	44,841	46,100		69.0	Eric Giglione
9. David Wang	44,377	70,179		70.2	Bob Olson
10. Scott Rehberg	43,737	43,737	83		Surace-Smith

All Time Record to Beat

YTD: \$1,705,178 1st Yr. Slav Bitman

All Time Record to Beat

YTD: \$2,168,283 Net ALP Paul Rumbuc

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Matthew Hogan	\$355,627	\$512,530		72.2	Durhon Oldham
* 2. Harjeet Rana	253,426	254,821	84		Imran Satti
* 3. David Wang	225,456	388,590		70.2	Bob Olson
* 4. Wayne Hendricks	207,093	285,433		75.6	Joe Manone
* 5. Hal Herman	205,837	278,532		68.7	Durhon Oldham
6. Scott Rehberg	201,886	202,560	83		Surace-Smith
7. Samuel Cohen	188,966	264,536		69.2	Fred Hadayia
8. Cheryl Foti	185,423	323,061		80.1	Jatoft-Foti
9. Arthur Greene	164,506	180,544		74.9	Paul Rumbuc
10. Sonny Gurney	164,108	194,389		76.4	Paul Rumbuc

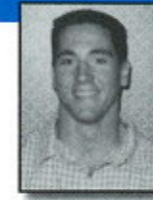
Master General Agent selection guidelines for recognition in the Spotlight are as follows: Must have four First Year Agents coded and meet all production requirements.

Regional General Agents



1. Joshua Goodman

Denver, CO



2. Jim Bianchi

Rochester, NY



3. David Hausman

Edison, NJ

April Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
1. Joshua Goodman	\$195,996	\$240,845		68.0	Bill Jennings
2. Jim Bianchi	160,419	251,527		71.6	Durhon Oldham
3. David Hausman	132,297	190,174		69.7	Eric Giglione
4. Sonny Gurney	107,328	132,782		76.4	Paul Rumbuc
5. AJ O'Connor	105,761	141,799		72.4	Steve Greer

YTD Production

Name	1st Year Agent	Net ALP	NG	Rtn	SGA
* 1. Joshua Goodman	\$783,544	\$953,671		68.0	Bill Jennings
2. Jim Bianchi	617,373	1,064,128		71.6	Durhon Oldham
3. David Hausman	582,133	819,161		69.7	Eric Giglione
4. Sonny Gurney	529,936	645,950		76.4	Paul Rumbuc
5. AJ O'Connor	398,774	541,498		72.4	Steve Greer

\$Show Me the Money\$

Retention Bonus*

Qualifier	SGA	Amount
Max Quasem	David Cohen	\$3,906.79
Ruben Soberanes	Jatoft-Foti	\$3,562.16
Omar Hashimi	Jatoft-Foti	\$3,214.73
Carla Miller	John Akers	\$3,202.32
Robert Rowe	Steve Friedlander	\$3,202.04
Curt Snow	Jatoft-Foti	\$3,197.72
Timothy Cruise	Bob Olson	\$3,121.10
Daniel Potilechio	Bob Olson	\$3,036.41
Rae Duvauchelle	Rick Altig	\$3,009.74
Rudi Camenzind	David Cohen	\$2,867.92

Total Retention Bonus Paid: \$399,340.00
438 Producers Qualified

PR Bonus*

Qualifier	SGA	Amount
Mary Collins	Bill Heath	\$2,844.00
Susan Pate	Wes Bangs	\$1,825.00
Kathleen Loughran	HO New York	\$1,645.50
Brenda DiSomma	Eric Giglione	\$1,555.50
Vivian Dwyer	Altig-Hay/Bitman	\$1,397.40
Deborah French-Gorman	Chris Hernandez	\$1,380.00
Ulyssia Williams	Tyrone Conard	\$1,380.00
Timothy Farr	Paul Rumbuc	\$1,284.00
Daryl Barnett	Rick Altig	\$1,187.25
Richard Case	Surace-Smith	\$916.00

Total MGA Bonus Paid: \$34,923.95
104 PR Reps Qualified

MGA Bonus*

Qualifier	SGA	Amount
Matthew Hogan	Durhon Oldham	\$9,502.66
Samuel Cohen	Fred Hadayia	\$6,042.08
AJ O'Connor	Steve Greer	\$5,619.81
Doreen Ryan-Foti	Jatoft-Foti	\$5,542.38
Hal Herman	Durhon Oldham	\$5,482.12
David Wang	Bob Olson	\$5,149.15
Megan Olson	Steve Hartman	\$4,687.58
Rachel Arenas	Rick Altig	\$4,154.56
David Hausman	Eric Giglione	\$3,944.45
Micah Cohen	David Cohen	\$3,922.71

Total MGA Bonus Paid: \$192,551.62
98 Managers Qualified

BR Bonus*

Qualifier	SGA	Amount
Samuel Cohen	Fred Hadayia	\$4,374.50
Robert Taylor	Rick Altig	\$2,572.69
Matthew MacCannell	Rick Altig	\$2,472.30
Barry Dillah	Eric Giglione	\$2,076.52
Rachel Arenas	Rick Altig	\$1,986.04
Ryan Stenglein	Rick Altig	\$1,980.82
David Goodman	Bill Jennings	\$1,954.31
Terrence Thomas	Wes Bangs	\$1,905.96
Troy Plummer	Rick Altig	\$1,890.48
Dustin Henderscheid	Altig-Deley	\$1,747.53

Total MGA Bonus Paid: \$127,719.09
170 Managers Qualified

* Only the top ten qualifiers in each bonus category are shown. A full list of bonus qualifiers is provided on the inserts accompanying this magazine.

Watch Us Grow!



"At American Income and National Income, we understand the importance of the markets we serve — unions, associations, credit unions, and other organizations that advocate labor related causes. We believe these markets are important

because they focus on advancing the interests of working families. Our Company's history rests on those exact founding principles. This is why we have assembled a sales force of insurance professionals who believe in the working families of the communities they serve. This is their focus — providing affordable family protection — and their goal. Knowing this, we want to, as a Company, broaden our scope and expand our penetration within those communities we serve. To do this we are planning for our Agencies to open new offices in these communities around the country. The number of people without coverage at all or even adequate coverage ranges in the millions. Given this, it just makes good business sense to open these offices in these communities to better serve working families."

— Roger Smith

At American Income and National Income, we don't waste any time. In the spirit of thinking big, many of our SGAs have expansion efforts in the works. Listed below are some of the new satellite Agency Office openings our SGAs and their Agencies have completed through the month of March. Take a look! This is exciting because it brings the American Income and National Income names into new hometown communities across the country.

The Altig-Orlovic-Venekamp Agency

Dustin assisted the Altig-Orlovic-Venekamp Agency by opening an office in South Dakota.

Sioux Falls, South Dakota

The James Isip Agency

James opened a satellite office this month.

Torrance, California

These new offices openings are very important. It shows that we are thinking big and focusing on better serving our clients with your new office openings. If you have opened an office recently, please e-mail Brenda Frizzell at the Home Office and tell her all about the exciting news. She can be reached at bfrizzell@aillife.com.

Congratulations on making this opportunity a reality! We wish you all luck in expanding your business in the communities you are now serving!

APRIL CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Durhon Oldham		71.6	\$271,231	\$229,500	118	\$396,510
Rick Altig		72.8	595,345	598,000	100	1,049,618

APRIL CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbuc		73.9	\$143,978	\$138,500	104	\$222,641

APRIL CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith	89		\$158,766	\$108,300	147	\$236,359
Steve Hartman		70.7	79,848	67,000	119	122,798
Steve Greer		72.5	105,762	92,500	114	141,800

APRIL CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		70.1	\$70,723	\$43,500	163	105,886
Marc Rosen	87		60,899	52,000	117	78,809
Bill Heath		71.2	56,208	54,000	104	66,194
Furer-Whittinghill		68.9	60,223	60,500	100	93,107

APRIL CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Scott Latta		68.0	\$43,172	\$19,500	221	\$49,932
Chris Hernandez		70.2	53,521	28,000	191	62,728
Steve Jakubczak		71.3	47,064	37,000	127	57,494
DeMario Cooper	82		43,049	37,000	116	49,258

YTD CATEGORY I

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Rick Altig		72.8	\$2,339,191	\$2,548,000	92%	\$4,182,020

YTD CATEGORY II

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Paul Rumbuc		73.9	\$666,551	\$554,000	120	\$1,031,601

YTD CATEGORY III

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Surace-Smith	89		\$696,209	\$400,800	174	\$1,091,752
Steve Hartman		70.7	322,988	268,000	121	543,128
Steve Greer		72.5	399,180	370,000	108	541,503
Steve Friedlander		74.0	329,465	320,000	103	575,874

YTD CATEGORY IV

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
John Akers		70.1	\$254,166	\$174,000	146	\$405,188
Marc Rosen	87		212,070	208,000	102	308,505
Mark Hancock		68.5	261,611	260,000	101	450,775

YTD CATEGORY V

NAME	NG	RTN	1st Yr. NET	Standard	% of Standard	NET ALP
Chris Hernandez		70.2	\$230,424	\$112,000	206	\$258,772
Scott Latta		68.0	114,255	78,000	146	151,361
Steve Jakubczak		71.3	191,599	148,000	129	224,444

PR Manager



Debbie Enstedt
Winnipeg, MB

Category A:



Charles Hill
Concord, CA



Malka Arony
Phoenix, AZ

Category B:



Mario Soljan
Auckland, NZ



Mary Hinterberger
Houston, TX

Category C:



Richard Case
N. Royalton, OH



Susan Fuldauer
Indianapolis, IN

April Production

PR Manager	No. Cards	SGA
1. Debbie Enstedt	19,034	Rick Altig
2. Malka Arony	9,579	HO LA/Hartman
3. Charles Hill	7,322	Jatoft-Foti

All Time PR Card Production Record
Month: 18,960 cards

Category A	No. Cards	SGA
1. Charles Hill	4,715	Jatoft-Foti
2. Malka Arony	4,296	HO LA/Hartman
3. David Blaisdell	3,617	Rick Altig
4. Timothy Farr	3,400	Paul Rumbuc
5. Brenda DiSomma	3,315	Eric Giglione

Category B	No. Cards	SGA
1. Mario Soljan	1,838	Steve Friedlander
2. Mary Hinterberger	1,155	Steve Greer
3. Sue Akers	1,130	John Akers
4. Irene Rurycz	1,128	Surace-Smith
5. Vivian Dwyer	1,112	Altig-Hay/Bitman

All Time PR Group Production Record
Month: 55 groups Vivian Dwyer

Category C	Groups	SGA
1. Richard Case	19	Surace-Smith
2. Susan Fuldauer	8	Mark Hancock
2. Kenneth Altizer	8	Marc Morton
3. Cheryl Cook	6	Oldham-Hadayia
4. Darrell Dorey	5	Imran Satti

YTD Production

PR Manager	No. Cards	SGA
*1. Debbie Enstedt	60,533	Rick Altig
*2. Malka Arony	23,659	HO CA/Hartman
3. Charles Hill	20,171	Jatoft-Foti

All Time PR Card Production Record
YTD: 61,879 cards Denise Bowyer

Category A	No. Cards	SGA
*1. Brenda DiSomma	10,596	Eric Giglione
*2. Malka Arony	9,835	HO LA/Hartman
3. Mark Gagliardi	9,792	Jatoft-Foti
4. Timothy Farr	8,638	Paul Rumbuc
5. David Blaisdell	7,725	Rick Altig

Category B	No. Cards	SGA
*1. Vivian Dwyer	6,280	Altig-Hay/Bitman
*2. Irene Rurycz	4,116	Surace-Smith
3. Brenda Swecker	3,918	Chris La Fond
4. Mario Soljan	3,903	Steve Friedlander
5. Catherine Briggie	3,871	Steve Hartman

All Time PR Group Production Record
YTD: 110 groups Richard Case

Category C	Groups	SGA
*1. Kenneth Altizer	39	Marc Morton
*2. Richard Case	35	Surace-Smith
3. Patti Morgan	22	Marc Rosen
4. Renee Flannery	20	Surace-Smith
5. William Sauers	19	Tom Williams

Category A = SGA categories one and two. Category B = SGA categories three, four, and five. Category C = Top number of group credits signed from all SGA categories. Public Relations Manager selection guidelines for recognition in the *Spotlight* are as follows: *Must have two PR Representatives coded and meet all production requirements.* Also, please note, the number of leads will be used to break a tie in Category C.

MONETARY DONATIONS

American Income & National Income

- Donated \$5,000 to *National Workrights Institute* for their Washington event.
- Contributed \$2,500 to the *Labor Council for Latin American Advancement*.
- Gave \$3,500 to *The Newspaper Guild* for the *Freedom Award Fund banquet*.
- Donated \$12,000 to *UFCW* for the *Leukemia-Lymphoma Society's fund*.
- Contributed \$5,000 to the *A. Philip Randolph Institute*.
- Gave \$500 to *UFCW Eastern Provinces Council*.
- Donated \$500 to the *Children's Law Center of Massachusetts*.
- Contributed \$950 to the *Jewish Labor Committee* for an ad in the annual *Jewish Labor Committee Journal*.

The Rick Altig Agency

- Contributed \$850 to the *RWDSU Joint Council* for their scholarship fund.
- Donated \$1,000 to the *Regional Council of Carpenters'* scholarship fund.
- Gave \$500 to the *South Dakota VFW* and their ladies auxiliary for their scholarship funds.
- Donated \$100 to the *South Dakota AFL-CIO* for the Legislation Convention.
- Gave \$100 to the *North Bay Labor Council*.
- Donated \$200 to the *Ottawa District Labor Council's Sisters in Solidarity*.
- Contributed \$575 to the *Credit Union League* for a booth and prizes.
- Gave \$300 to the *ESA Credit Union*.
- Donated \$300 to the *WSCFF*.
- Donated \$150 to the *Oregon Wheat Growers League* for an associate membership.
- Contributed \$782.20 to *IBEW 77* for their annual sponsorship.

The Rick Altig Agency (continued)

- Gave \$250 to the *British Columbia Trappers* for a corporate sponsorship.
- Donated \$59.22 to the *Wildlife Association* for prizes.
- Contributed \$155.47 to the *Utah Snowmobile Association* for a prize donation.
- Donated \$200 to *NALC Branch 1104's* food drive.

The Mitchell Duplantis Agency

- Donated \$300 to the *Arkansas AFL-CIO* for a booth, breakfast, and prizes.
- Gave \$600 to the *Arkansas Credit Union League* for a booth and prizes.

The Mark Hancock Agency

- Donated \$600 to *UFCW Local 700* for their *Leukemia/Scholarship Fund*.
- Contributed \$100 to *Teamsters Local 136* for their annual golf outing.

The Jatoft-Foti Agency

- Donated \$153.39 to *Mt. Diablo Chapter* for dinner registration and prizes.
- Contributed \$30 to *Sheet Metal Workers Local 162* for their *Mardi Gras Crab Feed*.
- Gave \$70 to the *Coalition for Organized Labor* for their labor breakfast and lunch.
- Donated \$32 to the *SVC/CCUL* for their chapter meeting.
- Contributed \$450 to *UA Plumbers Local 342* for the *Larry Belvins Retirement Dinner*.

Total \$37,807.28

OTHER DONATIONS

The Mark Hancock Agency

- Donated 45 boxes of food to the *Indiana Central Labor Council*.
- Donated 20 boxes of food to *SMW Local 20*.
- Gave 28 Easter dinners to the *Wheeler Mission* in Indianapolis.

Be sure to submit your contributions monthly via e-mail to dyannazzo@ailife.com.



FROM THE DESK OF:

Scott Smith
Executive Vice President

Understanding the Seven P's

To succeed in your business life, you must develop your own philosophy. I learned this when I started coaching basketball. When I got my first coaching job, I wanted to be the next Pat Riley or Bobby Knight, but it was my athletic director, a man named Dominick Paradise, who influenced my life more than anyone. When my father passed away, I began dabbling a little on the wrong side of the track. Coach Paradise became my coaching mentor and developed into my father figure. He was the person who explained to me, among many things, two simple life rules: be the best that Scott Smith can be, and keep things simple. His advice was to focus and excel at fewer things and execute them properly rather than to be mediocre at a lot of things.

I took his advice, and it became my philosophy. As a coach, I chose not to run a lot of different plays, but meticulously execute a chosen few. I did not run mixed defenses; we excelled at playing man-to-man exclusively. We won a lot of games choosing to be really good at just a few things.

When I went into business, it became clear to me that I needed to develop a (business) philosophy. I have found the philosophy itself does not matter as much as whether you are passionate about what you choose. When I started in business, it became obvious that my coaching experience would be of great benefit. I again needed to assemble a team, to be passionate about my (coaching/business) philosophy, to practice, to motivate, to keep it fun, and to keep score. I would never lose because someone outworked me.

When I came to AIL/NILICO, I did not understand a whole lot about life insurance, but I did understand that I was only going to be as good as the team I could

build. I applied this in Chicago, and I am applying it here at the Home Office. I am really proud of the marketing team we have put together here. Your support system is unlike any other in our Company's history. If we cannot build the premiere in-home life insurance company for middle class America, Canada, and New Zealand, then I have no excuses and neither do you. The product is in place, the financing is in place, the team is in place. We are all in the right place at the right time — we will need to work harder in order to achieve our goal.

So what are these seven P's? In order, they are *People, Philosophy, Programs, Processes, Production, Persistency, and Profits*. Let there be no question that the *People* you surround yourself with (upward or downward) play as much a role in your destination as you do yourself.

I have already schooled you in the importance of developing your own *Philosophy*. But *People* and *Philosophies* make no difference without a great support system. These I call *Programs*, and *Programs* are supported by *Processes* that need to be developed, communicated, and executed.

At AIL/NILICO, if you seriously concentrate on the first four P's, then *Production* with high *Persistency*, as we called it before *Retention*, are sure to follow.

Finally, we will then show a nice *Profit*.

You now have the seven P's. Keep them in mind while developing your goals and making a *Plan* (Wow, another P!). Now you know it all, and the only thing I have over you at this point is my eighth P — Coach Paradise. Without him, I would have never been in a position to work the seven P's. Now you need to go find your own eighth P!

Public Relations Bonus

Qualifiers

JANUARY
FEBRUARY
MARCH
APRIL
MAY
JUNE
JULY
AUGUST
SEPTEMBER
OCTOBER
NOVEMBER
DECEMBER

Mary Collins	\$2,844.00
Susan Pate	\$1,825.00
Kathleen Loughran	\$1,645.50
Brenda DiSomma	\$1,555.50
Vivian Dwyer	\$1,397.40
Deborah French-Gorman	\$1,380.00
Ulyssia Williams	\$1,380.00
Timothy Farr	\$1,284.00
Daryl Barnett	\$1,187.25
Richard Case	\$916.00
Arlene Hughes	\$894.00
Rona Pileggi Spano	\$852.50
Malka Arony	\$822.30
Mark Gagliardi	\$803.75
Frances Christie	\$793.50
Kelvin Muggeridge	\$760.50
Tracie Uemura	\$691.50
Mary Hinterberger	\$688.50
Jennifer Chetwynd	\$570.00
Dyan Walker	\$531.45
Tracy Smith	\$526.50
David Blaisdell	\$484.50
Charles Hill	\$477.60
Robyn Ferraro	\$444.00
William Sauers	\$436.50
Holly Dichiaro	\$389.25
Renee Flannery	\$362.50
William Slocum	\$359.50
Carl Musholt	\$317.50
Richard Suarato	\$309.90
Casandra Robinson	\$303.65
Emily Jennings	\$290.25
Susan Cooksey	\$284.55
Kenneth Altizer	\$283.00
Susan Fuldauer	\$273.00
Catherine Briggie	\$261.00
Larry Lozano	\$230.85
Gabriela Berloni	\$229.50
Leo VanDenBussche	\$228.45
Janis Pitts	\$217.50
Jerry Hartnett	\$213.00
Laura Mackin	\$210.60
Heather Bunyan	\$210.00
Mary Ellen Dahl	\$208.50
Sara Thraikille	\$208.50
Darrell Dorey	\$202.00
Alaina Latinsky	\$186.00

Barbara Knight	\$185.25
Irene Rurycz	\$181.00
Karen Rosenberg	\$157.00
Jacqueline deVooght	\$156.50
Anna Zakharova	\$145.50
Sue Akers	\$143.00
Al Wall	\$139.75
Cheryl Cook	\$125.00
Rachelle Valdez	\$114.50
Elyse Beyers	\$112.35
Leon Germon	\$109.50
Shannon Walker	\$109.00
Susan Gilbert	\$100.00

Total

\$34,923.95



MGA Bonus

April Bonus Qualifiers

Matthew Hogan	\$9,502.66	Dustin Henderscheid	\$2,016.38	Michael Hanson	\$971.80
Samuel Cohen	\$6,042.08	Zachary Hart	\$1,981.97	Godley Varghese	\$954.70
AJ O'Connor	\$5,619.81	Bill Hayer	\$1,955.03	Tony Fox	\$893.84
Doreen Ryan-Foti	\$5,542.38	Curt Snow	\$1,890.99	Matthew Ho	\$863.36
Hal Herman	\$5,482.12	Randy Teyssier	\$1,878.36	Kevin Barrow	\$857.63
David Wang	\$5,149.15	Michael Allen	\$1,802.29	Michael Robert	\$819.89
Megan Olson	\$4,687.58	James Beck	\$1,793.52	Glenn Snowden	\$810.79
Rachel Arenas	\$4,154.56	Wes Elder	\$1,715.95	Cindy Craven	\$797.60
David Hausman	\$3,944.45	Elaina Bosco	\$1,692.46	Mark Gorman	\$777.85
Micah Cohen	\$3,922.71	Liza Garcia	\$1,674.20	Michael Laramie	\$767.33
Donald Wold	\$3,739.39	Paul Mahoney	\$1,560.91	Jim Read	\$747.85
Wayne Hendricks	\$3,545.46	Scott Rehberg	\$1,529.77	Philip Anderson	\$736.34
David Ackerman	\$3,466.68	John Bulecza	\$1,523.41	Krista Thieme	\$723.00
Barry Dillah	\$3,114.98	Jim Bianchi	\$1,522.11	Alicia Olson	\$709.53
Ryan Stenglein	\$3,030.82	Robert Hamilton	\$1,443.85	Michael Dupree	\$694.55
Harjeet Rana	\$3,000.14	David Solomonov	\$1,415.17	Erik Graham	\$682.56
Aaron Webb	\$2,970.79	Luis Heredia	\$1,377.42	Keith Campbell	\$680.62
Vlad Basov	\$2,964.80	Moswen Taylor	\$1,359.09	Barbara Leader	\$647.14
Maxine Moody	\$2,865.87	Desislav Dimitrova	\$1,335.46	Diane Carrion	\$633.96
Donald Orban	\$2,799.11	Tony Motley	\$1,297.96	Roger Johnson	\$593.03
John McGrath	\$2,767.93	James Taylor	\$1,293.92	Joshua Goines	\$592.01
Earnest Loveless	\$2,671.19	Matthew Wolfanger	\$1,273.19	Jonathan Pearson	\$575.60
Edward Hanna	\$2,632.03	Robert Taylor	\$1,271.89	Maijargal Sukhbaatar	\$573.00
Lawrence Hauck	\$2,555.32	Anthony Mutter	\$1,222.68	Russell Chang	\$497.56
David Garrett	\$2,477.17	Denice Davidson	\$1,216.74	Carla Miller	\$482.57
Eric Dionne	\$2,456.38	Patrick Mazerolle	\$1,202.47	Christopher Stephens	\$211.16
Travis Finley	\$2,324.55	Justin Smith	\$1,190.15		
Alex Gonzales	\$2,322.42	Rebecca Klebsch	\$1,189.34		
Bill Taylor	\$2,286.72	Edward Isom	\$1,165.28		
Brian Schreiter	\$2,258.75	Tim McAdams	\$1,159.37		
Dorian Oldham	\$2,258.74	Willie Hayden	\$1,091.81		
Jeffrey Dinocento	\$2,178.24	Susanne Munro	\$1,051.88		
Eddie Dhillon	\$2,106.86	Cathy Thompson	\$1,041.30		
Samuel Lasala	\$2,099.38	John West	\$1,017.83		
Cheryl Foti	\$2,081.64	Brian Merryman	\$1,008.59		
Arthur Greene	\$2,070.30	Sonny Gurney	\$1,000.45		
				Total	\$192,551.62

Retention Bonus

QUALIFIER	BONUS*
Max Quasem	\$3,906.79
Ruben Soberanes	\$3,562.16
Omar Hashimi	\$3,214.73
Carla Miller	\$3,202.32
Robert Rowe	\$3,202.04
Curt Snow	\$3,197.72
Timothy Cruise	\$3,121.10
Daniel Potilechio	\$3,036.41
Rae Duvauchelle	\$3,009.74
Rudi Camenzind	\$2,867.92
Steven Stensrud	\$2,771.73
Helen Taylor	\$2,739.78
Samantha Chui	\$2,691.13
Rachel Buser	\$2,553.33
Michel Dickey	\$2,460.22
Scott Remmey	\$2,229.31
Tara Soderman	\$2,216.51
Arthur Westergren	\$2,161.08
Christopher Warren	\$2,082.07
Nabil Spahi	\$2,076.52
Ed Olfert	\$2,075.90
Arkadi Nulman	\$2,070.00
Yevgeniy Kashkin	\$2,062.80
Crystal Valentine	\$2,003.60
Marnetta Mosley-Myles	\$1,983.94
James Torgerson	\$1,972.75
Norman Sw Lew	\$1,960.66
John Fisher	\$1,958.32
Joaquin Santos	\$1,910.89
Anna Vaculikova	\$1,898.34
David Jackson	\$1,859.19
Pamela Ladd	\$1,850.36
Madlyn Woodyard	\$1,839.33
Victor Quimson	\$1,835.82
Rosalie Zwicker	\$1,828.94
Lily Tchen	\$1,813.31
Rickie Sasser	\$1,813.03
Jesse Wise	\$1,808.82
Benjamin Mancillas	\$1,777.31
Richard Refano	\$1,769.03
Jinzhou Zhao	\$1,753.40
Alex Bluhm	\$1,748.56
Elizabeth Brown	\$1,747.53
Amir Sedaghat	\$1,736.70
Michael Perkins	\$1,727.62
Beth Snow	\$1,727.27
Matthew Wolfanger	\$1,725.48
Brian Morse	\$1,723.47
James Aalders	\$1,701.73
John Reason	\$1,698.16
Theodore Greer	\$1,687.04
Marco Chow	\$1,674.00
Allan Munro	\$1,673.71
Cynthia Wilhelmi	\$1,658.30
Tyler Hunt	\$1,630.95
Desislav Dimitrova	\$1,618.02
Simon Arias	\$1,616.78
Guy Howes	\$1,599.61
Guy Panno	\$1,596.69
Naveen Eapen	\$1,595.47
Adam Kahn	\$1,595.44
Salvatore Giacchi	\$1,568.47
David Farraway	\$1,566.34
Anastasiya Fedosova	\$1,559.96
Aimee Molinaro	\$1,539.98
Brian Allt	\$1,529.58
Jena Rana	\$1,510.88
Erin Ziegler	\$1,508.23
Robert Ulreich	\$1,502.66
Nishan Amarasuriya	\$1,492.69
Mark Gorman	\$1,489.11
Jessica Robinson	\$1,486.42
Ryan Nishio	\$1,483.29
Jacob Blackburn	\$1,471.19
Patricia Newell	\$1,471.02
Alex Gonzales	\$1,450.76
Preeti Sahgal	\$1,442.77
Herivelto Pereira	\$1,435.02
Saeideh Nessar Ali	\$1,426.39
William Jaquay	\$1,426.34

QUALIFIER	BONUS*
Nicholas Soboleski	\$1,424.24
David Orrico	\$1,415.10
Anthony Accurso	\$1,413.36
Robert Kanaan	\$1,411.78
Lorena Barriere	\$1,410.02
London Burnett	\$1,407.35
Andre Abramovich	\$1,405.61
Ka Yin Law	\$1,401.10
Stephen Gergely	\$1,400.43
Walter Dow	\$1,397.04
Steven Edgell	\$1,395.23
Katrina Kimball	\$1,391.47
Sarah Worobec	\$1,387.74
Joey Kennedy	\$1,386.00
Caleb Smith	\$1,378.62
David Fagoaga	\$1,371.92
Levar Morgan	\$1,368.92
David Boshard	\$1,366.08
Samson Adelufosi	\$1,353.60
Raquel Prospere	\$1,348.49
Eric Maxhimer	\$1,341.93
Michael Thiel	\$1,333.54
Bert Feldman	\$1,330.62
Leon Thompson	\$1,324.69
Edwin Menzies	\$1,323.07
Byron Paz	\$1,319.04
Richard Carter	\$1,304.19
Dan Ngo	\$1,304.06
Sebastian Kazek	\$1,301.78
Victoria Figueroa	\$1,287.04
David Thornton	\$1,269.18
Ronald Friedlander	\$1,257.50
Rebecca Rushnok	\$1,252.47
Stephen DeMarie	\$1,241.99
Michael Dupree	\$1,236.05
Kevin Haines	\$1,223.92
Aunjel Fauchoux	\$1,223.91
Jean-Francois Vezina	\$1,221.02
Derrick Cook	\$1,217.34
Benjamin VanFossen	\$1,210.30
Talley Ridley	\$1,208.69
John DeRosier	\$1,205.89
William Thompson	\$1,203.91
Matthew White	\$1,199.97
Zachary Hart	\$1,196.76
Brandon Corkins	\$1,191.58
Vedran Pipinic	\$1,186.27
Tasha Tucker	\$1,180.98
Roger Dissmore	\$1,163.98
Agatha Safford	\$1,148.77
Brian Buskirk	\$1,148.44
Richard Davis	\$1,143.97
Angela Paton	\$1,124.24
Manson Lee	\$1,123.07
Patrick Stenglein	\$1,123.04
Freida Yakubov	\$1,099.76
Aaron Tavizon	\$1,094.87
Desiree Jones	\$1,086.63
Ronald Young	\$1,084.56
Garret Kun	\$1,083.17
Greg Stewart	\$1,072.96
Kevin Stjohn	\$1,067.55
Matthew Cano	\$1,066.56
Barbara Bomer	\$1,066.07
Rebecca Rice	\$1,064.08
James Schneider	\$1,061.72
Michael Broker	\$1,060.49
Grant Johnson	\$1,056.20
Karl Schuckert	\$1,053.36
Brandon Teter	\$1,039.77
Yvonne Hernandez	\$1,033.69
Bill Taylor	\$1,031.80
Stephen Guidice	\$1,029.38
Kathryn Hutton	\$1,029.31
Kelly McDonald	\$1,018.03
Natalie Ashby	\$1,017.61
Dawn McElwain	\$1,016.22
Karen Stockwell	\$1,014.61
Lovely Johnson	\$1,014.38
Harold Canter	\$1,013.52

QUALIFIER	BONUS*
Donald McCrary	\$1,011.56
Kyriacos Davis	\$1,009.00
Brian Tyler	\$1,003.99
Mark Corkorean	\$1,003.93
Lynda Williams	\$1,001.07
Richard Krueger	\$996.27
Democratis Pashalidis	\$993.44
William Reeves	\$980.44
David Anderson	\$977.21
Rodney Ward	\$977.15
Luigi Calandriello	\$972.44
Joshua Werner	\$971.91
Tracy McNellan	\$963.82
Zulfikar Bhukera	\$959.43
Mary Ann Gaelic	\$958.90
Scott Richards	\$958.54
Iain MacNair	\$931.94
Jessica Rounseville	\$929.98
Daniel Strader	\$918.73
Jared Mlinarich	\$917.80
Jeremy Welch	\$915.16
Hector Escardo	\$906.65
Thomas Parker	\$906.57
Andrew Manchon	\$904.36
Carolyn Stroman	\$896.46
Jonathon Sheen	\$896.14
Edward Wilkins	\$896.13
Valerie Franklin	\$896.00
Robert Seeber	\$891.98
David Smith	\$890.53
Barbara Leader	\$888.64
Katherine Georgiou	\$888.36
Brock Koman	\$887.83
Alla Alexander	\$886.82
George Lahamedjian	\$884.16
Hope Horne	\$877.09
Patricia Longenecker	\$869.22
Larry Wright	\$867.53
Olivier Bourrier	\$865.96
Philip Anderson	\$864.30
Maria Esposito	\$862.41
Aaron Nance	\$861.98
Herbert Adams	\$860.08
Chantal Moses	\$858.01
Ryan Clarke	\$856.79
Sandra Sullivan	\$855.82
Jeff Debiak	\$855.10
William Gordon	\$855.07
William Burbank	\$854.77
Melissa Losk	\$854.11
John Curtis Jones	\$852.86
John Rosales	\$852.64
John-Deane Nwafor	\$845.28
Steven Webb	\$839.02
Kasea Matthews	\$836.06
Helen Kellest	\$835.86
Stephanie Kelly	\$832.85
Madge Moodietitre	\$831.73
Ernest Rollison	\$825.22
Julie Aprahamian	\$825.10
Kamel Saidmansour	\$815.63
Earle Harris	\$805.69
William Haefs	\$802.22
Herman Libman	\$801.04
Benson Kim	\$800.60
John Mulquin	\$795.31
Darren Miller	\$793.78
Hector Dessis	\$779.92
Gabriel Feldmann	\$767.80
Michael Adeshewo	\$761.43
Lennis Hayes	\$752.11
Noah Alkinburgh	\$751.14
Raymond Lopez	\$739.42
Michael Obi	\$736.52
Patricia Harris	\$727.87
Charles Riggs	\$716.80
Alecia Olds	\$707.87
Anthony Mele	\$706.29
Philip Hetle	\$690.24
Meghan Wright	\$684.26

Retention Bonus

QUALIFIER	BONUS*
Eugene Williams	\$683.53
Kenneth Wiest	\$676.89
Gregory Hart	\$676.17
Johannes Doornenbal	\$668.01
Sharon Ward	\$664.37
Kyle Chuang	\$646.01
Joseph Ngadi	\$639.85
Scott Elsey	\$635.04
Timothy Dawe	\$628.58
David Shufelt	\$625.65
Donald Nelson	\$624.41
Peter Varley	\$623.76
Sandra Craven	\$619.70
Shara Valadez	\$618.92
Michael Raskovskiy	\$618.85
Kevin Appasamy	\$618.08
Alan Yowell	\$617.75
Andrew Johnson	\$617.46
Robert Pikey	\$616.14
Elisha Proctor	\$614.96
James Buscher	\$613.98
Johanna Legayada	\$613.95
Michael Vasu	\$612.31
Steven Spence	\$610.65
Ehren Bylund	\$609.87
Matthew Herrera	\$608.64
Thomas Stewart	\$607.05
Anthony Williams	\$606.40
Sharif Grays	\$604.36
Dean Sproles	\$602.93
Elizabeth Lopez	\$601.24
Dave Ramirez	\$600.29
Edward Clunk	\$599.95
David Gonyon	\$594.84
Cara Zeigler	\$593.34
Gregory Lees	\$593.08
Ian Denu	\$590.36
Steven Bohne	\$589.55
Betty Ross	\$589.31
Bradley Kincaid	\$585.73
Matthew Nichols	\$585.35
Iryna Sushkova	\$583.88
Theodore Walker	\$583.58
Brian Conklin	\$583.03
Greg Rael	\$582.84
Aaron Harris	\$580.92
Gimena Vera	\$580.33
Timothy Spalding	\$573.49
Sabrina Lloyd	\$572.15
Jeffery Siltman	\$571.42
Phyllis Jones	\$566.74
Sara Geiger	\$566.01
Farhod Shamsiyev	\$561.89
Brian Blair	\$561.00
Lisa Roemer	\$514.45
Timothy Rooney	\$488.27
David Montgomery	\$485.67
James Milburn	\$485.41
Ross Ewen	\$480.93
Todd Krentzel	\$477.32
Joshua Kukuovka	\$470.22
Joseph Bucksot	\$469.04
Jason Moore	\$463.92
Shane Bowen	\$459.24
David Grover	\$457.32
Jeffrey Gidlund	\$456.78
Rory Crockford	\$447.89
Alex Grakhov	\$447.68
Jennifer Mamer	\$438.06
Christopher Lamb	\$437.27
Donna Young	\$419.47
Michael Rogers	\$418.13
Sean Smith	\$417.41
Rhonda Blair	\$416.52
Matthew Gonzales	\$414.85
Dane Molinaro	\$414.33
Balvino Cardoza	\$412.97
Matt Pflueger	\$412.10
Jose Porras	\$410.75
Mitchell Tucker	\$409.82

QUALIFIER	BONUS*
Joshua Ellis	\$409.31
Michael Bogner	\$408.84
Lauren Wojewodzic	\$407.33
Tristen Litton	\$407.13
Tommie Pruitt	\$405.12
Luis Bagundo	\$404.58
Daniel Arreola	\$404.42
Rosemary Johnson	\$404.15
Christine Kinsey	\$403.91
Aimee Capps	\$403.44
Alan Coddington	\$402.31
Lucy Marshall	\$401.72
Marc Gecker	\$401.35
Nathan Meckey	\$397.55
Norberto Galindo	\$397.36
Edwin Bolton	\$396.97
Cynthia Sittig	\$396.60
Pascal Lacasse	\$396.56
James Nelligan	\$394.23
Zachary Gehan	\$392.77
Stephanie Hart	\$392.75
Jacqueline Frame	\$392.68
Joshua Thomas	\$392.46
Ericka Martinez	\$391.54
David Alix	\$390.91
Craig Strompf	\$390.39
Wing Chan	\$388.72
Ramey Elabu	\$385.81
Bradley Ellison	\$384.78
Lenora Andrews	\$382.69
Robert Fiedler	\$382.62
Tatyana Iostanets	\$381.99
Thomas Estrella	\$381.88
Michael Schmidt	\$378.42
Joel Michael	\$382.29
James Barnes	\$255.59
Qin Zhang	\$251.86
Ronald Hair	\$248.83
Roxanne Reid	\$248.39
Bianca Zaragoza	\$247.62
Scott Fleury	\$246.95
Jacques Leguern	\$246.01
Heather Tanner	\$242.06
Taaron Long	\$242.00
Charles Lewis	\$240.08
Lasima Pinkney	\$239.29
Dale Kuntz	\$238.36
Andre Dangsyxuong	\$234.36
Jena McMurren	\$233.26
Wesley Norris	\$232.70
Stephanie Abbott	\$232.57
Carl Hardin	\$231.13
Michael Halbrook	\$231.05
Christopher Hankins	\$230.97
Timothy Parker	\$228.83
Larhonda Hildebrandt	\$227.99
Deandrea Roberson	\$227.36
Deirdre Doughty	\$226.35
Timothy Ericson	\$226.26
James Scallon	\$225.61
Corrine Birch	\$221.44
Brent Crowley	\$221.28
Darcie Matzer	\$214.20
Van Ly	\$213.12
Bridget Bonham	\$212.69
Rachel Burke	\$212.12
Melissa Abdullah	\$211.00
John Clark	\$210.49
William Maruca	\$210.44
Wendell Wheeler	\$209.69
Sheila Pierce	\$208.18
John Kritsonis	\$207.32
Yasminda Griffin	\$204.14
Teresa Anderson	\$204.04
Ryan Grant	\$203.13
Christopher Ross	\$200.11
Jonah Ackerman	\$199.43
Michael Parker	\$199.08
Chrystal Scott	\$189.97
Myhailo Marchuk	\$189.39

QUALIFIER	BONUS*
Marinela Achim	\$187.80
Stephanie Cole	\$186.87
Jason Murphy	\$186.01
Dion Hill	\$185.67
Jason Helm	\$185.45
Edward McClure	\$185.11
Daniel Miller	\$185.01
Melissa Mahmoud	\$183.09
Adriann Morales	\$182.02
Virginia Dunnigan	\$180.92
Kathleen Burns	\$180.61
Ryan Sweet	\$180.41
Rick Carroll	\$180.22
Brian Smith	\$179.29
Sean Bunten	\$177.46
Joseph Storer	\$176.99
Harvey Cox	\$174.68
Nicole Oliver	\$174.35
Abelardo Leon	\$174.09
Richard Zuvich	\$173.63
Joseph Augusta	\$172.67
Andrea Hayward	\$172.57
Renee Jeffries	\$171.63
Clinton Talbert	\$171.58
Steven Lavarnway	\$168.68
Daniel Storaasli	\$168.66
Patrick Karabinos	\$167.59
Julie Sampson	\$166.97
Lawrence Helpert	\$165.74
Mark McElvane	\$163.93
Kenneth Johnson	\$163.80
Beverly Tice	\$163.54
Kayla Lachney	\$162.48
Ryan Krause	\$162.26
Ashley Dooks	\$162.25
Trevor Shorman	\$161.67
Janeth Primo	\$161.00
Shirley Stanback	\$160.85

Total Bonus Paid Out

\$399,340.00

BR Bonus

Qualifier	Bonus
Samuel Cohen	\$4,374.50
Robert Taylor	\$2,572.69
Mathew MacCannell	\$2,472.30
Barry Dillah	\$2,076.52
Rachel Arenas	\$1,986.04
Ryan Stenglein	\$1,980.82
David Goodman	\$1,954.31
Terrence Thomas	\$1,905.96
Troy Plummer	\$1,890.48
Dustin Henderscheid	\$1,747.53
Doreen Ryan-Foti	\$1,677.99
Jeremy Welch	\$1,599.61
Michael Allen	\$1,568.46
Brandon Teter	\$1,564.99
Donald Wold	\$1,557.89
Harjeet Rana	\$1,529.58
Samuel LaSala	\$1,529.38
Randy Teyssier	\$1,499.45
Beth Snow	\$1,486.42
Volodymyr Derevyanyy	\$1,483.29
Martin Banks	\$1,478.39
Donald Orban	\$1,431.05
Joseph Coarsey	\$1,415.10
Thomas VanOsdol	\$1,400.43
Phillip LaCross	\$1,395.23
Eric Renteria	\$1,371.92
Jessica Rounseville	\$1,348.49
David Guzman	\$1,341.93
Anthony Mutter	\$1,304.19
Peter Kang	\$1,304.06
Amber Madaris	\$1,208.69
Liza Garcia	\$1,190.55
Simon Arias	\$1,180.63
Andy Walters	\$1,123.07
Sue Weiss	\$1,096.36
Anthony Accurso	\$1,087.76
Matthew Melhorn	\$1,083.17
Willie Hayden	\$1,067.55
Craig Strompf	\$1,064.08
Eric Dionne	\$1,061.88
Kelly Pascal	\$1,056.20
Tracy Haden	\$1,032.40
Keith Moore	\$1,030.45
Jennifer Ingmundson	\$1,029.31

Qualifier	Bonus
Earnest Loveless	\$1,021.88
James Brenneis	\$1,017.61
Horace Johnson	\$1,000.41
Patricia Lee	\$993.70
Michael Broker	\$993.44
David Ackerman	\$992.68
AJ O'Connor	\$980.44
David Boshard	\$977.21
Bedis Kilani	\$914.02
Sebastian Kazek	\$906.65
Michael Mandella	\$884.16
Zachary Hart	\$869.22
Travis Finley	\$867.53
Kouassi Appiah	\$865.96
Maxine Moody	\$860.08
Raphael Bouchereau	\$858.01
Cynthia Wilhelmi	\$855.82
John Bulecza	\$854.48
David Garrett	\$854.11
Christopher Kurz	\$847.19
Susan Bergh	\$836.06
Matthew Kernan	\$835.86
Michael Rogers	\$825.22
Jocelyn Sperling	\$823.00
Hovhannes Termartirosian	\$815.63
Andrew Bishop	\$793.09
Brett Gryska	\$779.92
James Beck	\$773.45
Stephen DeMarie	\$736.52
Kenji Leonard	\$707.87
Michael Zorn	\$690.24
Pamela Ladd	\$676.17
Mary Ann Gaelic	\$664.37
Greg Stewart	\$628.58
Aaron Webb	\$624.41
Ilya Kardava	\$618.85
Luis Heredia	\$617.75
Karl Schuckert	\$614.96
Matthew Ho	\$613.95
Nicholas Zangardi	\$612.31
Lisa Roemer	\$606.40
Patrick Coughlin	\$602.93
Frank Gioffre	\$583.03
John Horton	\$582.84

Qualifier	Bonus
John Sill	\$580.92
Denice Davidson	\$565.14
Stefan Johannsson	\$561.89
Susanne Munro	\$561.00
Todd Krentzel	\$489.95
Matthew Wolfanger	\$485.41
Dawn McElwain	\$470.22
John Wicks	\$457.32
Jason Young	\$456.78
Bill Hayer	\$449.43
Phillip Anderson	\$438.06
Rita Haidinger	\$437.27
Jessica Cox	\$422.30
Cathy Thompson	\$416.52
Paul Mahoney	\$416.24
Mark Gorman	\$414.85
Dave Ramirez	\$412.10
Larry Hardeman	\$409.31
Matthew Herrera	\$408.84
Nadia King	\$405.12
Arthur Greene	\$404.42
David Tubbin	\$403.91
Brian Merryman	\$403.44
Edward Cale	\$402.31
Alexander Balish	\$396.97
Jean-Francois Vezina	\$396.56
Stephanie Kelly	\$392.68
Michel Dickey	\$392.46
Chelsea McKinney	\$391.54
Diana McNair	\$390.91
Michael Hanson	\$388.72
Michael Nelson	\$385.81
Sonny Gurney	\$384.78
Jared Mlinarich	\$382.69
Brandon Corkins	\$381.99
Tony Motley	\$346.12
Robert Hamilton	\$282.29
Steven Stensrud	\$248.83
Carl Ignatius	\$248.39
Michael Dupree	\$246.95
Alex Gonzales	\$242.06
Keith Campbell	\$242.00
Charles McGrane	\$239.29
Naomi Miller	\$238.36

Qualifier	Bonus
Fouad Marzouki	\$234.36
William Haefs	\$232.70
Erika Balayan	\$227.36
Ricardo Ferreira	\$226.26
Kristie Druffel	\$225.61
Jon Hanec	\$214.20
Narinder Sidhu	\$213.12
Cindy Craven	\$212.69
Richard Lawson	\$212.12
Joshua Goines	\$210.49
Chad Mulchand	\$210.44
Shoshannah Morris	\$209.69
Tim McAdams	\$208.18
Timothy Gray	\$207.32
Alequenzo McClurkin	\$204.14
Craig Nugara	\$203.13
John Jones	\$200.11
Jim Read	\$199.43
Scott Keeney	\$199.08
Torrence Henry	\$189.97
Michael Raskovskiy	\$189.39
Muhammad Ali	\$187.80
Linda Amante	\$186.87
Carl Rudd	\$185.67
Joshua Werner	\$185.45
Matthew Nichols	\$185.01
Erik Graham	\$182.02
Brendt Kehoe	\$180.92
Jan Fisher	\$180.41
Hope Horne	\$179.29
Matt Henderson	\$173.63
Timothy Rooney	\$172.67
David Kelloway	\$172.57
Carla Miller	\$171.58
Catherine Clarke	\$166.97
Tracy McNallan	\$162.26
Jonathon Sheen	\$162.25
Eugene Williams	\$161.67
Travis Price	\$161.00

Total Bonuses Paid Out

\$127,719.09

